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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Cerdell	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's license or passport	Bowdry Last name	Last name
	Bring your picture	Last Harro	Edot Harro
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 6421	xxx - xx
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Cerdell First Name	Bowdry Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		10746 S. Wabash Number Street	Number Street
		Chicago Illinois 60628 City State Zip Code	City State Zip Code
		Cook	City State Zip Gode
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Cerdell		Bowdry		Case number (if kno	own)
First Name	Middle Name	Last Name			
Part 2: Tell the Court Abo	out Your Bankruptcy Ca	ise			
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>No</i>			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about I cashier's check, or may pay with a cred I need to pay the feal Individuals to Pay 1 I request that my feal individuals to poverty I you choose this option	how you may pay. Typica money order If your atte dit card or check with a po- ee in installments. If you Your Filing Fee in Installm ee be waived (You may ot required to, waive you line that applies to your f	ally, if your orney is re-printo a choose ments (Correquest or fee, and family si	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used as the submitted of the	the clerk's office in your local court for e fee yourself, you may pay with cash, ir payment on your behalf, your attorney on and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District		When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	line 12.			o you want to stay in your residence? st You (Form 101A) and file it with

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Debtor 1 Cerdell Bowdry __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Gerdell Middle Name
 Bowdry Last Name
 Case number (if known)

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		About	Debtor 2 (Sp	oouse Only in a Joint Case):	
15.	Tell the court	You must check one:		You m	ust check one:		
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a npletion.	
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.	
fii Y cl fc	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.	
	check one of the following choices. If you cannot do so, you are not eligible to file		er you file this bankruptcy petition, opy of the certificate and payment	you		er you file this bankruptcy petition, opy of the certificate and payment	
are not eligible to file. If you file anyway, the court can dismiss you case, you will lose whatever filing fee you paid, and your		from an approve obtain those ser made my reques	ked for credit counseling services and agency, but was unable to vices during the 7 days after I and exigent circumstances emporary waiver of the	fro ob ma me	m an approve tain those se ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	
(creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	rec effo una	quirement, attao orts you made able to obtain it at exigent circu	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wit		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	
		receive a briefing must file a certifica with a copy of the	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.		ceive a briefing st file a certifica h a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	
		•	he 30-day deadline is granted only mited to a maximum of 15 days.		,	he 30-day deadline is granted only mited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required to receive a briefing about counseling because of:		
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.		ab	out credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	

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Debtor 1 Cerdell First Name	Bowe Middle Name Last N		per (if known)
	estions for Reporting Purposes	value	
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pri ☐ No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily but	marily for a personal, family, o siness debts? Business debts stment or through the operation	eare debts that you incurred to obtain on of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund		empt property is excluded and administrative unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 mil	on \$1,000,000,001-\$10 billion lion \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	on \$1,000,000,001-\$10 billion lion \$10,000,000,001-\$50 billion
Part 7: Sign Below		lala alama viiralama ara albu abarani.	
For you	correct. If I have chosen to file under Chap of title 11, United States Code. I un under Chapter 7.	ter 7, I am aware that I may pronderstand the relief available u	oceed, if eligible, under Chapter 7, 11,12, or 13 ander each chapter, and I choose to proceed meone who is not an attorney to help me fill by 11 U.S.C. § 342(b).
	I request relief in accordance with to I understand making a false statem	the chapter of title 11, United the chapter of title 11, United the chapter, or one can result in fines up to \$250.	States Code, specified in this petition. btaining money or property by fraud in 1,000, or imprisonment for up to 20 years, or
	Signature of Debtor 1	Sig	nature of Debtor 2
	Executed on 12/9/2016 MM / DD / Y		ecuted on

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Debtor 1 Cerdell		Bowdry	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the i	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	. .			·
need to file this page.	/s/ Megan Holmes		Date	12/9/2016
	Signature of Attorney f	or Debtor	M	M / DD / YYYY
	Megan Holmes			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:						
Debtor 1	Cerdell		Bowdry			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$281,851.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,300.00
1c. Copy line 63, Total of all property on Schedule A/B	\$289,151.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$121,600.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	-
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$4,456.46
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$35,471.66
Your total liabilities	\$161,528.12
	<u> </u>
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	#0.500.00
Copy your combined monthly income from line 12 of Schedule I	\$2,500.00
i. Schedule J: Your Expenses (Official Form 106J)	\$960.00

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Deb	otor 1 Cerdell		Bowdry	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Question	ons for Administrat	ive and Statistical Records		
6. A	re you filing for bankruptcy un	der Chapters 7, 11, o	r 13?		
Г	No. You have nothing to repo	ort on this part of the fo	rm. Check this box and submit thi	is form to the court with your other sch	nedules.
[Yes.				
7. V	Vhat kind of debt do you have?				
			mer debts are those incurred by ar	n individual primarily for a personal,	
		• ()		ŭ	L 9
L	this form to the court with yo		ou nave nothing to report on this p	art of the form. Check this box and su	omit
	From the Statement of Your C Form 122A-1 Line 11; OR , Form		e: Copy your total current monthly orm 122C-1 Line 14.	r income from Official	\$2,500.00
9.	Copy the following special ca	tegories of claims fro	m Part 4, line 6 of Schedule E/F	₹:	
	From Part 4 on Schedule E/F	copy the following:		Total claim	
				\$956.46	
	9a. Domestic support obligation	is (Copy line 6a.)			
	9b. Taxes and certain other deb	ts you owe the governr	ment. (Copy line 6b.)	\$3,500.00	
	9c. Claims for death or persona	l injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line 6	f)		\$0.00	
		,		\$0.00	
	9e. Obligations arising out of a priority claims. (Copy line 6g.)	separation agreement o	r divorce that you did not report as	5	
				\$0.00	
	9f. Debts to pension or profit-sl	naring plans, and other	similar debts. (Copy line 6h.)		

\$4,456.46

9g. Total. Add lines 9a through 9f.

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Debtor 1	Cerdell	ridentilly your t	<i>.</i>	Bowdry			
Deptor I	First Na	me	Middle N		ie e		
Debtor 2 (Spouse, if fi	iling) First Na	me	Middle N	lame Last Nam	ie e		
United Sta	ates Bankrupto	y Court for the:	Northern	District of Illino			
Case num	nber			(Stat			
Officia	al Form 1	06A/B					Check if this is an amended filing
Sche	dule A/E	B: Prope	erty				12/
category v responsib	where you thii le for supplyin	nk it fits best. g correct info	Be as complete a	nd accurate as possible. pace is needed, attach a	If two married people	han one category, list the are filing together, both a s form. On the top of any	are equally
Part 1:	Describe Ea	ich Residen	ce, Building, Lar	nd, or Other Real Esta	ate You Own or Hav	e an Interest In	
1. Do you	No. Go to Par Yes. Where is	t 2	quitable interest i	in any residence, buildin	g, land, or similar prop	perty?	
1.1		s, if available, or	other description	What is the property? (Single-family home Duplex or multi-unit Condominium or con	building	the amount of any secu	claims or exemptions. Put ured claims on Schedule D. aims Secured by Property. Current value of the portion you own?
	Chicago City Cook County	Illinois State	60628 Zip Code	Manufactured or mo Land Investment property Timeshare Other	bile home	\$115652.00 Describe the nature of interest (such as fees the entireties, or a life	\$115652.00 of your ownership simple, tenancy by
				Who has an interest in one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the de Other information you property identification	2 only ebtors and another wish to add about this	(see instructions)	ommunity property
If you		nore than one,	list here:	What is the property?	,	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D.</i> aims Secured by Property.
	5743 S. Elizat Number	Street		Duplex or multi-unit Condominium or co	operative	Current value of the entire property? \$24398.00	Current value of the portion you own? \$12199.00
	Chicago City Cook County	Illinois State	60636 Zip Code	Land Investment property Timeshare Other		Describe the nature of interest (such as fees the entireties, or a life	simple, tenancy by
				Who has an interest in one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the de Other information you property identification number:	2 only ebtors and another	(see instructions)	ommunity property

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otor 1 Ce		Mistalla Nama	<u> </u>	er (if known)	
Fir	irst Name	Middle Name	Last Name		
			What is the property? Check all that apply.		claims or exemptions. F
Stroot	address, if available, o	r other description	Single-family home		ured claims on <i>Schedule</i> aims Secured by Propert
	. 113th Street	other description	Duplex or multi-unit building	Croancie vino navo en	-
Numb		_	Condominium or cooperative	Current value of the	Current value of the
			Manufactured or mobile home	entire property? \$154000.00	portion you own? \$154000.00
Chicac	igo Illinois	60628	Land	Ψ104000.00	ψ104000.00
City	State	Zip Code		Describe the nature of	of your ownership
,	2.52		Investment property	interest (such as fee	simple, tenancy by
Cook			Timeshare	the entireties, or a lif	e estate), if known.
Count	ty		Other	-	
					ommunity property
			Who has an interest in the property? Check one.	(see instructions)	
			✓ Debtor 1 only		
			Debtor 2 only		
			Debtor 1 and Debtor 2 only		
			At least one of the debtors and another		
			Other information you wish to add about this item	s such as local	
			•		
			property identification number: 25-07-219-051-00	300	
2: De	he dollar value of the e attached for Part 1	Write that number	>		31851.00
2: De pu own, own that	e attached for Part 1	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or repairs, also report it on Schedule G: Executory Contracts and	not? Include any vehicles	31031.00
2: De ou own, own that ars, vans	Describe Your Vehi	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or repairs, also report it on Schedule G: Executory Contracts and	not? Include any vehicles	31031.00
2: De own, own that irs, vans No Yes	Describe Your Vehin, lease, or have legat at someone else drives s, trucks, tractors, spo	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or real endough the contracts and corcycles	not? Include any vehicles d Unexpired Leases.	
2: De own, own that rs, vans No Yes 3.1 M	Describe Your Vehin, lease, or have legal at someone else drives s, trucks, tractors, spo	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or replace, also report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check	not? Include any vehicles d Unexpired Leases. Do not deduct secured	d claims or exemptions.
2: Deput own, when that rs, vans No Yes 3.1 M	Describe Your Vehical, lease, or have legal at someone else drives s, trucks, tractors, spo	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or report it on Schedule G: Executory Contracts and proycles Who has an interest in the property? Check one.	not? Include any vehicles d Unexpired Leases. Do not deduct secured the amount of any sec	d claims or exemptions. cured claims on <i>Schedu</i> .
2: De own, wn that rs, vans No Yes 3.1 M	Describe Your Vehical, lease, or have legal at someone else drives s, trucks, tractors, spo	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or replace, also report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check	not? Include any vehicles d Unexpired Leases. Do not deduct secured the amount of any sec	d claims or exemptions. cured claims on <i>Schedu</i> .
2: De own, wn that rs, vans No Yes 3.1 M	Describe Your Vehical, lease, or have legal at someone else drives s, trucks, tractors, spo	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or report it on Schedule G: Executory Contracts and proycles Who has an interest in the property? Check one.	not? Include any vehicles d Unexpired Leases. Do not deduct secured the amount of any sec	d claims or exemptions. cured claims on <i>Schedu</i> laims Secured by Prope
ou have 2: Do ou own, own that rs, vans No Yes 3.1 M Y A	Describe Your Vehical, lease, or have legal at someone else drives s, trucks, tractors, spo	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or replace, also report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured the amount of the amount of the entire property?	d claims or exemptions. cured claims on <i>Schedu</i> <i>claims Secured by Prope</i> Current value of the portion you own?
ou have 2: Do own, own that rs, vans No Yes 3.1 M Y A	Describe Your Vehical, lease, or have legal at someone else drives s, trucks, tractors, spoon Make Model: Year: Approximate mileage:	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	not? Include any vehicles of Unexpired Leases. Do not deduct secured the amount of any secured the amount of the Current value of the	d claims or exemptions. cured claims on <i>Schedur</i> <i>laims Secured by Prope</i> Current value of the
ou have 2: Do own, own that rs, vans No Yes 3.1 M Y A	Describe Your Vehical Indiana Personal	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or replace, also report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured the amount of the amount of the entire property?	d claims or exemptions. cured claims on <i>Schedui</i> <i>laims Secured by Prope</i> Current value of the portion you own?
ou have 2: Do own, own that rs, vans No Yes 3.1 M Y A	Describe Your Vehical Indiana Personal	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secured the amount of the amount of the entire property?	d claims or exemptions. cured claims on <i>Schedui</i> <i>laims Secured by Prope</i> Current value of the portion you own?
ou have 2: Do own, own that rs, vans No Yes 3.1 M Y A	Describe Your Vehical, lease, or have legal at someone else drives s, trucks, tractors, spoon Make Model: Year: Approximate mileage: Dither information: 2007 Cadillac DTS	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or replace, also report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured the amount of any sec Creditors Who Have C Current value of the entire property? \$5900.00	d claims or exemptions. cured claims on <i>Schedur</i> laims Secured by Proper Current value of the portion you own? \$5900.00
ou have 2: De pu own, own that rs, vans No Yes 3.1 M Y A	Describe Your Vehical, lease, or have legal at someone else drives s, trucks, tractors, spoon Make Model: Year: Approximate mileage: Dither information: 2007 Cadillac DTS	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or replace, also report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured the amount of any secured the entire property? \$5900.00 Do not deduct secured the entire property?	d claims or exemptions. cured claims on <i>Scheduu</i> laims Secured by Proper Current value of the portion you own? \$5900.00
ou have 2: Do own, own that rs, vans No Yes 3.1 M Y A O 2 3.2 M Y Y	Describe Your Vehical lease, or have legal at someone else drives s, trucks, tractors, spood Make Model: Approximate mileage: Other information: 2007 Cadillac DTS Make Model: Year: Make Model: Year: Make Model: Year:	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or replace, also report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured the amount of any secured the entire property? \$5900.00 Do not deduct secured the entire property?	d claims or exemptions. cured claims on <i>Scheduu</i> laims Secured by Proper Current value of the portion you own? \$5900.00
u have 2: De bu own, wn that rs, vans No Yes 3.1 M Y A O 2 3.2 M Y Y	Describe Your Vehical, lease, or have legal at someone else drives s, trucks, tractors, spood Make Model: Approximate mileage: Other information: 2007 Cadillac DTS Make Model:	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or replace, also report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secured treative property? 5900.00 Do not deduct secured the amount of any secured treative property? 5900.00	d claims or exemptions. cured claims on <i>Schedui</i> laims Secured by Propei Current value of the portion you own? \$5900.00 d claims or exemptions. sured claims on <i>Schedui</i> laims Secured by Propei
2: Dou own, own that rs, vans No Yes 3.1 M Y A	Describe Your Vehical, lease, or have legal at someone else drives s, trucks, tractors, spood Make Model: Year: Approximate mileage: Other information: 2007 Cadillac DTS Make Model: Year: Approximate mileage: Approximate mileage:	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured the entire property? \$5900.00 Do not deduct secured the entire property?	d claims or exemptions. cured claims on <i>Schedul</i> claims Secured by Proper Current value of the portion you own?
2: Dou own, own that rs, vans No Yes 3.1 M Y A	Describe Your Vehical lease, or have legal at someone else drives s, trucks, tractors, spood Make Model: Approximate mileage: Other information: 2007 Cadillac DTS Make Model: Year: Make Model: Year: Make Model: Year:	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or replace, also report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secured training to the entire property? 5900.00 Do not deduct secured the entire property? Current value of the entire property? Current value of the entire property?	d claims or exemptions. sured claims on <i>Schedui</i> daims <i>Secured by Propei</i> Current value of the portion you own? \$5900.00 d claims or exemptions. sured claims on <i>Schedui</i> daims <i>Secured by Propei</i> Current value of the
2: Do own, own that ars, vans No Yes 3.1 M Y A	Describe Your Vehical, lease, or have legal at someone else drives s, trucks, tractors, spood Make Model: Year: Approximate mileage: Other information: 2007 Cadillac DTS Make Model: Year: Approximate mileage: Approximate mileage:	cles or equitable intere If you lease a vehicle	st in any vehicles, whether they are registered or report it on Schedule G: Executory Contracts and procycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secured training to the entire property? 5900.00 Do not deduct secured the entire property? Current value of the entire property? Current value of the entire property?	d claims or exemptions. sured claims on <i>Schedui</i> daims <i>Secured by Propei</i> Current value of the portion you own? \$5900.00 d claims or exemptions. sured claims on <i>Schedui</i> daims <i>Secured by Propei</i> Current value of the

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tor i	Cerdell		Bowdry	Case number	el (II KNOWN)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year:		Who has an interest in the pone. Debtor 1 only	roperty? Check	the amount of any secu	claims or exemptions. Pour red claims on <i>Schedule</i> sims <i>Secured by Property</i>
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 onl	lv	entire property?	portion you own?
			At least one of the debtors	•		
			Check if this is commun instructions)	ity property (see		
3.4	Make		Who has an interest in the p	roperty? Check		claims or exemptions. Po
	Model: Year:		one. Debtor 1 only			red claims on <i>Schedule</i> hims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	, , ,
	Other information:		Debtor 1 and Debtor 2 onl	lv	entire property?	Current value of the portion you own?
	Other information.		At least one of the debtors	•		<u> </u>
			Check if this is commun			
			instructions)	ity property (see		
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, other i, fishing vessels, snowmobiles, m	•		
Exar	nples: Boats, trailers, motors No Yes Make	•	t, fishing vessels, snowmobiles, n	notorcycle accessori	Do not deduct secured	claims or exemptions. Pr
Exar	nples: Boats, trailers, motors No Yes	•	t, fishing vessels, snowmobiles, m	notorcycle accessori	Do not deduct secured the amount of any secu	red claims on Schedule
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the p	notorcycle accessori	Do not deduct secured the amount of any secu	red claims on Schedule
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the pone.	notorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 onl	property? Check by stand another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P hered claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. Pured claims on Schedule ims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Other information: Make Model: Year:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	property? Check and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate Creditors Who Have Clate Creditors Who Have Clate Creditors Control of the secured the amount of any secu Creditors Who Have Clate Control of the secured the secur	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. P limed claims on Schedule lims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors one. Debtor 1 only Debtor 2 only At least one of the debtors	property? Check and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. Property limed claims on Schedule lims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors At least one of the debtors Check if this is commun	property? Check and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule lims Secured by Property Current value of the portion you own? claims or exemptions. Property limed claims on Schedule lims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	s, personal watercraft	Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors one. Debtor 1 only Debtor 2 only At least one of the debtors	property? Check and another ity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule ims Secured by Propert Current value of the

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D	ebtor 1	Cerdell	Bowdry Case number (if known)	
		First Name	Middle Name Last Name	
Pa	rt 3:	Describe Y	our Personal and Household Items	
D	o you	own or hav	e any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china, kitchenware	
<u>✓</u>		Describe	Used Furniture	\$700.00
		tronics oles: Televisions	s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
✓	Yes. I	Describe	Misc. Electronics	\$350.00
			ue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
	No Yes. I	Describe]
	-	oles: Sports, ph	rts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
✓	No Yes. I	Describe		7
ш				
	0. Fire Examp		es, shotguns, ammunition, and related equipment	
✓	No			
	Yes. I	Describe		
			clothes, furs, leather coats, designer wear, shoes, accessories	
Щ	No			
✓	Yes.	Describe	Misc. Clothing	\$350.00
		-	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
✓	No			
	Yes. I	Describe		
	Examp	n-farm animal oles: Dogs, cats		
	No Yes. I	Describe		T
1	4. Any	y other person	al and household items you did not already list, including any health aids you did not list	
~	No	-		
		Describe]
			lue of all of your entries from Part 3, including any entries for pages you have attached number here	\$1400.00

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Debt	tor 1 Cerdell		Bowdry	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Describe Your I	Financial Assets			
Doy	you own or have an	y legal or equitable interest	in any of the following	?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash				
E	✓ No	ive in your wallet, in your home, ir		nand when you file your petition	
				Cash:	
17.		avings, or other financial accounts estitutions. If you have multiple ac		es in credit unions, brokerage houses, ion, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	Chase		\$0.00
		17.2. Checking account:			
		17.3. Savings account:	Chase		\$0.00
		17.4. Savings account:			
		17.5. Certificates of deposit:			· -
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks , investment accounts with broker	rage firms, money market acc	counts	
	✓ No Yes	Institution or issuer name:			
19.	an LLC, partnership,		ted and unincorporated bu	isinesses, including an interest in	
	✓ No Yes. Give specific information about them	Name of entity		% of ownership:	
	шын				

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Deb ⁻	tor 1 Cerdell	Middle Nove	Bowdry	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial include personal checks, cashiers			
	Non-negotiable instrum	ents are those you cannot transfe	er to someone by signin	g or delivering them.	
	✓ No				
	Yes. Give specific information about	Issuer name:			
	them	Toddor Harrio.			
					-
					_
21	Retirement or pension				_
21.), thrift savings account	ts, or other pension or profit-sharing plans	
	✓ No	Torontonomia	Land Charles and a second		
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			_
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Security deposits and				-
		d deposits you have made so that with landlords, prepaid rent, publi			
	companies, or others				
	✓ No		Institution name:		
	Yes	Electric:			_
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			
		Water:			
		Rented furniture:			-
		Other:			_
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No				
	Yes	Issuer name and description:			
					-

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Debt	or 1 Cerdell First Name	Middle Name	Last Name	Case number (if known)	
24.	Interests in a	n education IRA, in an account in a		qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).			
	✓ No Yes	Institution name and description. Sepa	rately file the records of any interests.1	1 U.S.C. § 521(c):	
					_
25.		able or future interests in property (o or your benefit	ther than anything listed in line 1),	and rights or powers	
	✓ No				
	Yes. Desc	ribe			
26.	Patents, cop		nd other intellectual property		
		ernet domain names, websites, proceed	s from royalties and licensing agreemen	nts	
	✓ No Yes. Desc	ribe			
27.		nchises, and other general intangible		ses professional licenses	
	No No	iding parimo, avaidante necresso, ecope	rative assessment from the go, inquest items.	ood, protocolorial licorioco	
	Yes. Desc	ribe			
Mor	ney or prope	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or prope				portion you own?
	Tax refunds o	wed to you		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about	wed to you specific information t them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give about your	wed to you specific information		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds or No Yes. Give about your and for the support of the	specific information t them, including whether already filed the returns he tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and and are refunds or ref	specific information t them, including whether already filed the returns the tax years	oport, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years	oport, child support, maintenance, divo	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal sup	oport, child support, maintenance, divo	State: Local: proce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal sup	oport, child support, maintenance, divo	State: Local: proce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give about your and the support of the sup	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal sup	oport, child support, maintenance, divo	State: Local: proce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
29.	Tax refunds or ✓ No Yes. Give about your and a second of the second o	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal sup	oport, child support, maintenance, divo	State: Local: Droce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal sup	s, disability benefits, sick pay, vacation	State: Local: Proce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	specific information t them, including whether already filed the returns he tax years	s, disability benefits, sick pay, vacation	State: Local: Proce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
29.	Tax refunds or No Yes. Give about you and	specific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousal sup specific information s someone owes you aid wages, disability insurance payment ial Security benefits; unpaid loans you make	s, disability benefits, sick pay, vacation	State: Local: Proce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Deb	tor 1 Cerdell	Bowdry	Case number (if known)	
	First Name Middle N	lame Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance	; health savings account (HSA); credit, h	omeowner's, or renter's insurance	
	□ No			
		Company name:	Beneficiary:	Surrender or refund value
	Yes. Name the insurance company of each policy and list its value	Lincoln Life Incurence		¢0.00
	of each policy and list its value	Lincoln Life Insurance		\$0.00
32.	Any interest in property that is due you fill you are the beneficiary of a living trust, exproperty because someone has died.		, or are currently entitled to receive	
	No No			
	Yes. Describe			
	Tes. Describe			
33.	Claims against third parties, whether or	not you have filed a lawsuit or made	a demand for payment	
	Examples: Accidents, employment disputes,	insurance claims, or rights to sue		
	.✓ No			
	Yes. Describe			
	Tes. Describe			
34.	Other contingent and unliquidated claim to set off claims	s of every nature, including counterc	laims of the debtor and rights	
	.✓ No			
	Yes. Describe			
35	Any financial assets you did not already	list		
00.				
	✓ No			
	Yes. Describe			
36.	Add the dollar value of all of your entries	from Part 4. including any entries fo	r pages you have attached	
	for Part 4. Write that number here			
Part	5: Describe Any Business-Related	Property You Own or Have an Ir	iterest In. List any real estate in F	art 1.
37.	Do you own or have any legal or equitable	e interest in any business-related pro	pperty?	
	No. Go to Part 6.			Current value of the
	Yes. Go to line 38.			portion you own?
	Tes. do to line so.			Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you	already earned		e. exempliene
	✓ No			
	Yes. Describe			
39.	Office equipment, furnishings, and supplied		chinas ruge talanhanas daska chaire	alactronia davicas
	Examples: Business-related computers, soft	ware, moderns, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, e	RECTOTIC DEVICES
	✓ No			
	Yes. Describe			
	_			

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Deb	tor 1 Cerdell	Bowdry	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, eq	uipment, supplies you use in business, and tools of your trade	•	
	✓ No			
	Yes. Describe			
	_			
١				
41.	Inventory			
	✓ No			
	Yes. Describe			
	_			
40	1.1			
42.	Interests in partnership	ps or joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	name or entity.	% of ownership.	
	information about			
	them			
40				
43. 0	Customer lists, mailing l	lists, or other compilations		
	✓ No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	— No			
		ha		
	Yes. Descri	De		
44.	Any business-related p	roperty you did not already list		
	—	,		
	No			
	Yes. Give specific information			
	information			
				_
		l of your entries from Part 5, including any entries for pages y		
or Pa	art 5. Write that number	here		
Part	Describe Any Fa	rm- and Commercial Fishing-Related Property You O	wn or Have an Interest In.	
	If you own or have an i	nterest in farmland, list it in Part 1.		
46.	Do you own or have an	y legal or equitable interest in any farm- or commercial fishin	ng-related property?	
	No. Go to Part 7.			Current value of the
				portion you own?
	Yes. Go to line 47.			Do not deduct secured claims or exemptions
47	Farm animals			o.omptiono
''.	Examples: Livestock, po	ultry, farm-raised fish		
	No No			
	Yes. Describe			
	L 169. Describe			
	L			

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Debte	or 1 Cerdell First Name	Middle Name	Bowdry Last Name	Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	Farm and fishing equip No Yes. Describe	oment, implements, machinery, fixtu	res, and tools of trade		
50					
50.		lies, chemicals, and feed			
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did	not already list		
	✓ No Yes. Describe				
		II of your entries from Part 6, includir r here	ng any entries for pages y	ou have attached	
Part 7		perty You Own or Have an Inter		t List Above	
		perty of any kind you did not already s, country club membership	list?		
	✓ No				
	Yes. Give specific information				
54. Ac	dd the dollar value of a	ll of your entries from Part 7. Write th	nat number here		>
Part 8	List the Totals of	f Each Part of this Form			
		e, line 2		>	\$281851.00
56. p	art 2 total vehicles, lin	e 5	\$5900.00		
57. P a	art 3: Total personal ar	nd household items, line 15	\$1400.00		
58. P a	art 4: Total financial as	ssets, line 36	ψ1400.00		
59. P	art 5: Total business-r	elated property, line 45			
60. P	art 6: Total farm- and	fishing-related property, line 52			
61. P	art 7: Total other prop	erty not listed, line 54			
62. T	otal personal property	. Add lines 56 through 61	\$7300.00	Copy personal property total ▶	+ \$7300.00
					\$289151.00
63. T c	otal of all property on S	Schedule A/B. Add line 55 + line 62			

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II in this inf	ormation to identify your cas	se:		
ebtor 1	Cerdell		Bowdry	
-1-10	First Name	Middle Name	Last Name	
ebtor 2 pouse, if filing	First Name	Middle Name	Last Name	
nited States	Bankruptcy Court for the:	Northern	District of Illinois	
ase numbe			(State)	
known)				
fficia	l Form 106C			Check if this i amended filin
chedu	le C: The Prope	erty You Claim	as Exempt	12
าเย a รมย	cific dollar amount as e	xempt. Alternatively, ve	ou may claim the full fair market val	ue of the property being exempted up
e amoun x-exemp der a lav ur exem art 1: Ide	t of any applicable statu t retirement funds—may v that limits the exempti ption would be limited to entify the Property You	tory limit. Some exemply be unlimited in dollar on to a particular dollar the applicable statuto Claim as Exempt	otions—such as those for health aids amount. However, if you claim an e or amount and the value of the prope	ue of the property being exempted up s, rights to receive certain benefits, an xemption of 100% of fair market value erty is determined to exceed that amou
e amoun x-exemp ider a lav ur exemp art 1: Ide	t of any applicable statu t retirement funds—may v that limits the exempti ption would be limited to entify the Property You set of exemptions are you o	tory limit. Some exempy be unlimited in dollar on to a particular dollar the applicable statuto Claim as Exempt	otions—such as those for health aids amount. However, if you claim an ear ar amount and the value of the prope ory amount.	s, rights to receive certain benefits, an xemption of 100% of fair market value
e amount x-exempt ider a lav ur exempt art 1: Ide Which:	t of any applicable statu t retirement funds—may v that limits the exempti ption would be limited to entify the Property You set of exemptions are you o	tory limit. Some exemy y be unlimited in dollar ion to a particular dollar to the applicable statute Claim as Exempt claiming? Check one only, of deral nonbankruptcy exem	ptions—such as those for health aids amount. However, if you claim an ear amount and the value of the property amount. Even if your spouse is filing with you. Inptions. 11 U.S.C. § 522(b)(3)	s, rights to receive certain benefits, an xemption of 100% of fair market value
e amoun: x-exemp ider a lav ur exemp art 1: Ide Which: Yo Yo	t of any applicable statute tretirement funds—may be that limits the exemption would be limited to entify the Property You set of exemptions are you can use claiming state and fedural exemptions are claiming federal exemptions.	tory limit. Some exemply be unlimited in dollar ion to a particular dollar to the applicable statute. Claim as Exempt Elaiming? Check one only, of the deral nonbankruptcy exemptions. 11 U.S.C. § 522(b.)	ptions—such as those for health aids amount. However, if you claim an ear amount and the value of the property amount. Even if your spouse is filing with you. Inptions. 11 U.S.C. § 522(b)(3)	s, rights to receive certain benefits, an xemption of 100% of fair market value
e amoun: x-exemp ider a lav ur exemp art 1: Ide . Which: Yo Yo . For any	t of any applicable statut tretirement funds—may withat limits the exemption would be limited to entify the Property You are claiming state and fee u are claiming federal exemptions are you are claiming federal exemptions are you are claiming federal exemptions are claiming federal exemptions.	tory limit. Some exempy be unlimited in dollar ion to a particular dollar to the applicable statute. Claim as Exempt claiming? Check one only, of the deral nonbankruptcy exemptions. 11 U.S.C. § 522(b) Solute A/B that you claim as the control of the current value of the control of the con	ptions—such as those for health aids amount. However, if you claim an ear amount and the value of the property amount. Even if your spouse is filling with you. Inptions. 11 U.S.C. § 522(b)(3) (2) exempt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption.	s, rights to receive certain benefits, an xemption of 100% of fair market value
e amoun: x-exemp ider a lav ur exemp art 1: Ide . Which: Yo Yo . For any	t of any applicable statut tretirement funds—may withat limits the exemption would be limited to entify the Property You are claiming state and fee u are claiming federal exemptions are you are claiming federal exemptions are you are claiming federal exemptions are claiming federal exemptions.	tory limit. Some exemply be unlimited in dollar ion to a particular dollar to the applicable statute. Claim as Exempt Claim as Exempt Claiming? Check one only, of the applicable statute. The company of the company of the portion of the portion you own	ptions—such as those for health aids amount. However, if you claim an ear amount and the value of the property amount. Even if your spouse is filling with you. Inptions. 11 U.S.C. § 522(b)(3) (2) exempt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption.	s, rights to receive certain benefits, an xemption of 100% of fair market value erty is determined to exceed that amou
e amount x-exempt der a lav ur exempt art 1: Ide . Which a y Yo . For any Brief de line on propert	t of any applicable statut tretirement funds—may that limits the exemption would be limited to entify the Property You are claiming state and feet u are claiming federal exemptions are you are claiming federal exemptions are composed by the property you list on Schedulescription of the property a Schedule A/B that lists this by	tory limit. Some exemply be unlimited in dollar ion to a particular dollar to the applicable statute. Claim as Exempt Claim as Exempt Claiming? Check one only, of the applicable statute. The company of the company of the portion of the portion you own	ptions—such as those for health aids amount. However, if you claim an ear amount and the value of the property amount. Even if your spouse is filling with you. Inptions. 11 U.S.C. § 522(b)(3) (2) exempt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption.	s, rights to receive certain benefits, an xemption of 100% of fair market value erty is determined to exceed that amou
e amount x-exemp ider a lav ur exemp art 1: Ide . Which is y Yo . For any Brief de line on propert Brief descript 25- Line fro	t of any applicable statut tretirement funds—may that limits the exemption would be limited to entify the Property You are claiming state and fedurare claiming federal exemptions are vount are claiming federal exemptions are claiming federal exemptions. The property of the property are scription of the property are schedule A/B that lists this exemption: 15-300-034-0000	tory limit. Some exemply be unlimited in dollar ion to a particular dollar to the applicable statute. Claim as Exempt claiming? Check one only, of the deral nonbankruptcy exemptions. 11 U.S.C. § 522(b) Solute A/B that you claim as the portion you own Copy the value from Schedule A/B	ptions—such as those for health aids amount. However, if you claim an ear amount and the value of the property amount. Even if your spouse is filing with you. Inptions. 11 U.S.C. § 522(b)(3) (2) exempt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption.	s, rights to receive certain benefits, an xemption of 100% of fair market value erty is determined to exceed that amount of the specific laws that allow exemption 735 ILCS 5/12-901
e amoun: x-exempinder a law ur exempinder a law yo Yo For any Brief deline on propertion Brief descript 25- Line fro Schedu Brief	t of any applicable statut tretirement funds—may that limits the exemption would be limited to entify the Property You set of exemptions are you or user claiming state and feet user claiming federal exemptions of the property and Schedule A/B that lists this entire in the content of the property and secription of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and the content of the content	tory limit. Some exemply be unlimited in dollar ion to a particular dollar to the applicable statuto. Claim as Exempt Claim as Exempt Claiming? Check one only, deral nonbankruptcy exemptions. 11 U.S.C. § 522(bulle A/B that you claim as the portion you own Copy the value from Schedule A/B \$115,652.00	ptions—such as those for health aids amount. However, if you claim an ear amount and the value of the property amount. Even if your spouse is filing with you. Inptions. 11 U.S.C. § 522(b)(3) (2) exempt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption.	s, rights to receive certain benefits, an xemption of 100% of fair market value erty is determined to exceed that amount of the specific laws that allow exemption 735 ILCS 5/12-901
e amount x-exempt der a lav ur exempt art 1: Ide . Which: . Yo . For any Brief deline on propert Brief descript 25- Line fro Schedu Brief descript	t of any applicable statut tretirement funds—may that limits the exemption would be limited to entify the Property You set of exemptions are you or user claiming state and feet user claiming federal exemptions of the property and Schedule A/B that lists this entire in the content of the property and secription of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and schedule A/B that lists this entire in the content of the property and the content of the content	tory limit. Some exemply be unlimited in dollar ion to a particular dollar to the applicable statute. Claim as Exempt claiming? Check one only, of the deral nonbankruptcy exemptions. 11 U.S.C. § 522(b) Solute A/B that you claim as the portion you own Copy the value from Schedule A/B	ptions—such as those for health aids amount. However, if you claim an ear amount and the value of the property amount. Even if your spouse is filing with you. Inptions. 11 U.S.C. § 522(b)(3) (2) exempt, fill in the information below. Amount of the exemption you claim Check only one box for each exemption.	s, rights to receive certain benefits, an xemption of 100% of fair market value erty is determined to exceed that amount of the specific laws that allow exemption 735 ILCS 5/12-901

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor 1 Cerdell Bowdry Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$700.00 description: **✓** \$700.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 Brief 735 ILCS 5/12-1001(f) \$0.00 description: **✓** \$0 Lincoln Life Insurance 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 31 735 ILCS 5/12-1001(b) Brief \$350.00 description: **✓** \$350.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(c); 735 ILCS Brief \$5,900.00 description: 5/12-1001(b) \$2,400.00; \$2,950.00 , 2007 Cadillac DTS 100% of fair market value, up to any Line from

applicable statutory limit

Schedule A/B:

03

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Fill in	this inforr	nation to identify your cas	se:				
Debto	or 1	Cerdell		Bowdry			
		First Name	Middle Name	Last Name			
Debto (Spous	or 2 se, if filing)	First Name	Middle Name	Last Name			
United	d States B		Northern I	District of Illinois			
	number		_	(State)			
(If knov	,	100D				П	Check if this is a
		Form 106D					amended filing
				e Claims Secure			12/1
	-	•		re filing together, both are equand refection in the fit to the stack it to the fit is to the fit to the fit is the fit i			
	-	number (if known).	nar r age, mi it out, nambe	tine chines, and attach it to th	no form. On the top	or any additional pa	ges, write your
1. I	Do any c	reditors have claims se	cured by your property?				
- 1	□ No. C	heck this box and subm	it this form to the court with	your other schedules. You have	e nothing else to rep	ort on this form.	
i	✓ Yes. I	Fill in all of the information	below.				
Part	1: List A	All Secured Claims					
2.			or has more than one secure		Column A	Column B	Column C
	•	•	•	lar claim, list the other creditors er according to the creditor's	Amount of claim	Value of	Unsecured
	name.	As much as possible, list	ure ciaims in alphabetical ord	er according to the creditor's	Do not deduct the value of collateral.	collateral that supports	portion If any
					value or conditional	this claim	,
2.1		unty Treasurer	Describe the property that	at secures the claim:	\$20,000.00	\$24,398.00	\$0.00
	Creditor's	Name Clark St. Room 112	5743 S. Elizabeth, Chicago				
	Numbe			e claim is: Check all that apply.			
	Propert	y Tax	Contingent				
	Chicago	Illinois 60602	Unliquidated				
	City	State ZIP Code	Disputed				
		es the debt? Check one. or 1 only	Nature of lien. Check all the	nat apply.			
		or 2 only		de (such as mortgage or secured			
		or 1 and Debtor 2 only	car loan)	ao (cacir ao mengago en cocarca			
		ast one of the debtors	Statutory lien (such as	tax lien, mechanic's lien)			
		another	Judgment lien from a l	awsuit			
		ck if this claim relates	Other (including a right	to offset)			
	to a Date del	community debt ot was	Lost 4 digits of account a				
	incurred		Last 4 digits of account r				
2.2	Cook Co Creditor's	unty Treasurer Name	Describe the property that	at secures the claim:	\$9,000.00	\$115,652.00	\$0.00
		Clark St. Room 112	10746 S. Wabash, Chicago				
	Number Propert		Contingent	e claim is: Check all that apply.			
	Chicago City	Illinois 60602 State ZIP Code	Unliquidated				
	,	es the debt? Check one.	Disputed				
	✓ Debt	or 1 only	Nature of lien. Check all th	nat apply.			
		or 2 only or 1 and Debtor 2 only	An agreement you mad car loan)	de (such as mortgage or secured			
		ast one of the debtors	Statutory lien (such as	tax lien, mechanic's lien)			
		another	Judgment lien from a l	awsuit			
		ck if this claim relates community debt	Other (including a right	to offset)			
	Date del	ot was	Last 4 digits of account r	number			
		Add the dollar value of y	our entries in Column A on	this page. Write that number	\$29,000.00		
		here:		-	-		

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Debto	or 1 Cerdell		umber (if known)		
		liddle Name Last Name			
Pa	Additional Page		Column A	Column B	Column C
	After listing any entries on t 2.4, and so forth.	his page, number them beginning with 2.3, followed by	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.3	SAXON MORTGAGE SERVICE	Describe the property that secures the claim:	\$80,000.00	\$154,000.00	\$0.00
	Creditor's Name 3701 REGENT BLVD Number Street	68 W. 113th Street, Chicago, IL 60628 Value: \$154,000.00 As of the date you file, the claim is: Check all that apply.			
	IRVING Texas 75063	Contingent			
	City State ZIP Code	Unliquidated			
	Who owes the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Nature of lien. Check all that apply.			
	Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's lien)			
	Check if this claim relates to a community debt	Judgment lien from a lawsuit			
	Date debt was incurred	Other (including a right to offset)			
		Last 4 digits of account number	•	•	Φ0.00
2.4	City of Chicago Water Department Creditor's Name	Describe the property that secures the claim:	\$12,000.00	\$115,652.00	\$0.00
	Number Street	10746 S. Wabash, Chicago, IL 60628 As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Chicago Illinois 60604 City State ZIP Code	Unliquidated			
	City State ZIP Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.	_		
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	At least one of the debtors and	Statutory lien (such as tax lien, mechanic's lien)			
	another Check if this claim relates to	Judgment lien from a lawsuit			
	a community debt Date debt was	Other (including a right to offset)			
	incurred	Last 4 digits of account number			
2.5	City of Chicago Water Department Creditor's Name	Describe the property that secures the claim:	\$600.00	\$24,398.00	\$0.00
	333 S State, Suite 300	5743 S. Elizabeth, Chicago, IL 60636			
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent			
	Chicago Illinois 60604	Unliquidated			
	City State ZIP Code Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)	d		
	Debtor 1 and Debtor 2 only At least one of the debtors and	Statutory lien (such as tax lien, mechanic's lien)			
	another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number			
	Add the dollar value of you here:	ur entries in Column A on this page. Write that number	\$92,600.00		
	If this is the last page of ye	our form, add the dollar value totals from all pages.	\$121,600.00	1	
	Write that number here:			1	

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Debtor 1			Bowdry	Case number (if known)
Part 2:	First Name	Middle Nam Notified for a Deb	e Last Name o t That You Already List	red
r art z.	Liot Guioro to Bo	Notifica for a Box	t mat rou / arouay Elot	
				y for a debt that you already listed in Part 1. For example, if a collection
			•	list the creditor in Part 1, and then list the collection agency here.
	• • •		n Part 1, do not fill out or	· · · · · · · · · · · · · · · · · · ·
1 Coo	k County Assessor			On which line in Part 1 did you enter the creditor?
Nam	ne			<u>2.1</u>
118	North Clark Street Thi	rd Floor, Room #320		Last 4 digits of account number
Nun	nber Street			
Chic	cago	Illinois	60602	
City		State	Zin Code	

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Deboto 2 First Name	Fill in t	this inform	nation to identify your ca	ase:						
District of Binds	Debto	r 1	Cerdell		Во	wdry				
Desired Sittles Benkrupty Count for the Northern Desired of				Middle Name			-			
Cisted number Check if this is an amended filling Check if this is			First Name	Middle Name	e La	st Name	-			
Check if this is an amended filing Check if	United	l States Ba	ankruptcy Court for the:	Northern	District of					
Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unsepfred leases that could result in a claim. Also list executory contracts an Schedule AFS. Property (Original Schedule AFS. Property (Origi						(,	-			
Bus a complete and accurate as possible. Use Part 1 for creditions with DRIGRITY (allims and Part 2 for creditions with NORPROBITY claims. List the interpretary to any executory contracts on well-wind issues that routine leases that odies waste in a claim. Also list accurately contracts on Schooling. All Property (Official Form 1084/8) and on Schooling C. Executory Contracts and Unported Leases (Official Form 1084,0). Do not include any creditors with partially secured claims that are listed in Schooling C. Executory Contracts and Unported Leases (Official Form 1084,0). Do not include any creditors with partially secured claims that are listed in Schooling C. Executory Contracts and Unported Leases (Official Form 1084,0). Do not not top of any additional pages, write your name and case number (if normally the contract of the contract	Offic	cial Fo	orm 106E/F					Chec	ck if this is an	amended filing
ther party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule ALE, Property (Official Form 109A/B) and on Schedule & Executory Contracts and Unexpired Leases (Official Form 109A/B) on thin include any profit or with partially secured claims that are listed in Schedule & Executory Contracts and Unexpired Leases (Official Form 109A/B) on the list are listed in Schedule & Creditions With All All All All All All All All All Al	Scł	nedu	le E/F: Cre	ditors Wr	o Have	Unsecur	red Claims			12/15
2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim list, if a claim has both priority and nonpriority amounts, list that claim have and show both priority and nonpriority amounts. List that claim have and show both priority and nonpriority amounts. Separately for each claim, life untrived to the creditor separately for each claim. For each claim list, if a claim has both priority and nonpriority amounts. Separately for each claim, see the instructions for this form in the instruction booklet.) Total	other p Form 1 claims the ent known	party to an local depth of the l	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C e boxes on the left. Att all of Your PRIORITY editors have priority un	or unexpired leases cutory Contracts and treditors Who Hold Cl tach the Continuatio	that could res I Unexpired Le aims Secured n Page to this	ult in a claim. Also I ases (Official Form 1 <i>by Property</i> . If more	ist executory contract: 06G). Do not include a space is needed, copy	s on <i>Schedu</i> any creditors the Part yo	<i>le A/B: Prop</i> s with partia u need, fill it	erty (Official lly secured out, number
Illinois Department of Human & Family Services Priority Creditor's Name 509 S. 6th St. When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Sp56.46 \$0.00	li A C	ist all of y sted, ident as much as Continuation	tify what type of claim it i s possible, list the claims on Page of Part 1. If more	is. If a claim has both per in alphabetical order a e than one creditor hol	oriority and non ccording to the ds a particular c	priority amounts, list the creditor's name. If you laim, list the other cred	nat claim here and show u have more than two pr ditors in Part 3.	both priority	and nonprior	ity amounts.
Illinois Department of Human & Family Services Priority Creditor's Name Sign 8, 6th 15th 15th 201 more Sign 8, 6th 15th 15th 201 more Sign 8, 6th 201 more Sign 8, 6t				,					-	•
Priority Creditor's Name 509 S. 6th St. Number Street Springfield Illinois 62701 City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another Flority Creditor's Name Po Box 7346 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Type of PRIORITY unsecured claim: Check if this claim relates to a community debt Is the claim subject to offset? As of the date you were intoxicated Other. Specify As of the date you were intoxicated Other. Specify As of the date you were intoxicated Other. Specify As of the date you file, the claim is: Check all that apply. Contingent Check if this claim relates to a community At least one of the debtors and another Debtor 1 only Debtor 2 only As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Debtor 2 only As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Debtor 2 only At least one of the debtors and another Claims for death or personal injury while you were intoxicated Other. Specify State Claims for death or personal injury while you were intoxicated Disputed Claims for death or personal injury while you were intoxicated Disputed Claims for death or personal injury while you were intoxicated Disputed Disputed Claims for death or personal injury while you were intoxicated Disputed	2 1	Illinois De	partment of Human & Fa	amily Services						
As of the date you file, the claim is: Check all that apply. Springfield Illinois 62701 Chity State Zip Code Disputed Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Disputed Check if this claim relates to a community debt State Zip Code Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 2 only Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify State Zip Code Who incurred the debt? Check one. Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4	2.1	Priority Cr	editor's Name	arrily corvices	_	_		Ψ000.40	Ψ000.40	Ψ0.00
Priority Creditor's Name PO Box 7346 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? When was the debt incurred? Na of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Z Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify Other. Specify		Springfield City Who incu Debto Debto City Check City No Yes	d Illinois State Irred the debt? Check of or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and the control of the debtors and the control of the control	Zip Code one. d another	Continger Unliquidat Disputed Type of PRIO Domestic Taxes and Claims for intoxicated	RITY unsecured clain support obligations I certain other debts you death or personal injuit	m: ou owe the government			
As of the date you file, the claim is: Check all that apply. Contingent Contin	2.2		reditor's Name		Last 4 digits	of account number _		\$3,500.00	\$3,500.00	\$0.00
As of the date you file, the claim is: Check all that apply. Contingent		PO Box 7	346	_	When was the	e debt incurred?	n/a			
Philadelphia Pennsylvania 19101 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations ✓ Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify Other. Specify		number	oreer		As of the date	e you file, the claim i	is: Check all that apply.			
		City Who incu Debto Debto Debto At lea Chec debt	State Irred the debt? Check of a 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and the control of the contro	Zip Code one. d another	Unliquidat Disputed Type of PRIO Domestic Taxes and Claims for intoxicated	RITY unsecured clain support obligations I certain other debts you death or personal inju	ou owe the government ary while you were			
	Offic		06E/F	Schedu	e E/F: Credito	rs Who Have Unsecu	red Claims		р	age 1

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Debtor 1 Cerdell Bowdry Case number (if known) Middle Name First Name Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page Total **Priority** Nonpriority After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. claim amount amount 2.3 Jordan, Charlie \$0.00 \$0.00 \$0.00 Last 4 digits of account number Priority Creditor's Name When was the debt incurred? 11416 S. Troop n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60643 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of PRIORITY unsecured claim: Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government Claims for death or personal injury while you were At least one of the debtors and another intoxicated Check if this claim relates to a community Other. Specify _ Notice Is the claim subject to offset? **V** No

Yes

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Debtor 1 Cerdell Bowdry Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 City of Chicago Department of Finance \$13,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 333 South State Street Suite 330 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60604 State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ 2016-M1-403221v Is the claim subject to offset? **✓** No Yes City of Chicago Parking \$976.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle St # 107A n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 Chicago State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes 4.3 City of Chicago Water Department \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 333 S State, Suite 300 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60604 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Water Is the claim subject to offset? **✓** No Yes

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Debtor 1 Cerdell Bowdry Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Comcast \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated 98168 Seattle Washington City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No | Yes ComEd 4.5 \$205.66 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No Yes **ILLINOIS COLLECTION SE** \$301.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/1/2014 8231 185TH ST STE 100 Number Street As of the date you file, the claim is: Check all that apply. Contingent TINLEY PARK Illinois 60487 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No

Yes

Is the claim subject to offset?

Other. Specify

V

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

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Debtor 1 Cerdell Bowdry Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 ILLINOIS COLLECTION SE \$91.00 Last 4 digits of account number ____ 7672 Nonpriority Creditor's Name When was the debt incurred? 5/1/2014

Number Street		
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
TINLEY PARK Illinois 60487 City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	001 Collection; Collecting for	
✓ No	ORIGINAL CREDITOR: MEDICAL	
Yes	Other. Specify PAYMENT DATA	
Lifes		
.8 ILLINOIS COLLECTION SE	Last 4 digits of account number 7671	\$73.00
Nonpriority Creditor's Name 8231 185TH ST STE 100	When was the debt incurred? 5/1/2014	
Number Street	<u> </u>	
	As of the date you file, the claim is: Check all that apply.	
TINLEY PARK Illinois 60487	Contingent	
City State Zip Code	Unliquidated	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	··	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	001 Collection; Collecting for	
✓ No	— ORIGINAL CREDITOR: MEDICAL	
Yes	Other. Specify PAYMENT DATA	
		¢10,000,00
9 Peoples Gas Nonpriority Creditor's Name	Last 4 digits of account number	\$10,000.00
200 E. Randolph	When was the debt incurred?n/a	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago Illinois 60601	Unliquidated	
City State Zip Code	Disputed	
Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Student loans	
Debtor 2 only	Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only	that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt	debts Other. Specify Gas	
Is the claim subject to offset?	<u> </u>	
✓ No		
Yes		
<u> </u>		

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Debtor 1 Cerdell Bowdry Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 PROCOLLECT.INC \$381.00 Last 4 digits of account number 5218 Nonpriority Creditor's Name 12170 ABRAMS RD STE 100 When was the debt incurred? 3/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **DALLAS** 75243 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 001 Collection; Collecting for **|** ORIGINAL CREDITOR: VILLAGE **✓** No Other. Specify AT COLBERT PARK APARTM Yes PROCOLLECT, INC 4.11 \$381.00 Last 4 digits of account number 5218 Nonpriority Creditor's Name When was the debt incurred? 3/1/2013 12170 ABRAMS RD STE 100 Number Street As of the date you file, the claim is: Check all that apply. Contingent **DALLAS** 75243 Texas Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? 001 Collection; Collecting for **✓** ORIGINAL CREDITOR: VILLAGE **✓** No Other. Specify AT COLBERT PARK APARTM Yes 4.12 TORRES CREDIT SRV \$1,763.00 Last 4 digits of account number 9986 Nonpriority Creditor's Name 27 FAIRVIEW ST STE 301 When was the debt incurred? 5/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CARLISLE** 17015 Pennsylvania Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

No

Yes

Is the claim subject to offset?

✓

001 Collection; Collecting for

ORIGINAL CREDITOR:

Other. Specify COMMONWEALTH EDISON CO

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Debtor 1 Cerdell Bowdry Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 U S DEPT OF ED/GSL/ATL \$3,853.00 Last 4 digits of account number 5155 Nonpriority Creditor's Name When was the debt incurred? 1/1/2013 PO BOX 2287 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30301 ATLANTA Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify _ **✓** No Yes U S DEPT OF ED/GSL/ATL 4.14 \$1,951.00 Last 4 digits of account number 5156 Nonpriority Creditor's Name When was the debt incurred? 10/1/2013 PO BOX 2287 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify _ **✓** No Yes 4.15 University of Chicago \$6,000.00 Last 4 digits of account number Nonpriority Creditor's Name c/o: Jeffrey Rosen 541 Otis Bowen Drive When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Indiana 46321 Zip Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Medical Other. Specify Is the claim subject to offset?

✓ No Yes

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Debtor	1 Cerdell First Nar	ne	Middle Name	Bowdry Last Name	Case nu	umber (if known)
Part 3:	List O	thers to Be Notified	About a Debt That	You Already List	ed	
co	ollection a	igency is trying to colle igency here. Similarly,	ect from you for a del if you have more tha	ot you owe to some n one creditor for a	one else, list the or ny of the debts that	already listed in Parts 1 or 2. For example, if a iginal creditor in Parts 1 or 2, then list the you listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
	Corporation Counsel Name 30 N La Salle St Ste 900 Number Street		On which ent	ry in Part 1 or Part	2 did you list the original creditor?	
_			Line 4.1	of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
_	hicago	Illinois State	60602 Zip Code	Last 4 digits	of account number	

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Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$956.46 Total claims 6a. Domestic support obligations. from Part 1 \$3,500.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$4,456.46 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$5,804.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$35,471.66 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$41,275.66 6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Cerdell		Bowdry	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Sankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number	-			
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			DO	cument Paye	35 01 72		
Fill	in this infor	mation to identify your c	ase:				
Del	otor 1	Cerdell First Name	Middle Name	Bowdry Last Name			
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name			
Uni	ited States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
	se number nown)	·		(State)			
							Check if this is an amended filing
Of	fficial	Form 106H					
Sc	hedul	e H: Your Co	lebtors				12/15
filing the kno	g together, entries in t wn). Answe	both are equally respo he boxes on the left. At r every question.		ect information. If more to this page. On the to	space is need p of any Addit	ed, copy the Additional P	Page, fill it out, and number ame and case number (if
2.	Idaho, Lou		lived in a community pro kico, Puerto Rico, Texas, W			property states and territorie	es include Arizona, California,
	Yes.		er spouse, or legal equiva	lent live with you at the t	time?		
		-	y state or territory did you	ı live?	Fill in the n	ame and current address o	f that person.
		Name of your spouse,	ormer spouse, or legal equ	ivalent			
		Number Street					
		City	State	Zip Co	de		
3.			otors. Do not include you erson is a guarantor or c	-		-	-

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Column 1: Your codebtor

Check all schedules that apply:

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Fill in this inform	nation to identify	VOUR CASE.				Ī			
		your case.							
	erdell rst Name	Middle Name	Bowdi Last N	•					
Debtor 2	TOC I VALITIO	Wildalo Marrio	Laotiv	iai i io			ck if this is:		
(Spouse, if filing) Fi	rst Name	Middle Name	Last N	ame			An amended filing		
United States Bar	nkruptcy Court for	Northern	District of Illi	inois			A supplement showing po		
the:			<u>(</u> S	State)		1	expenses as of the followir	ig date.	
Case number(If known)						į	MM / DD / YYYY		
Official Fo	orm 106I								
	I: Your Inc	come						12/15	
information abo spouse. If more number (if know	ut your spouse. It	•	d your spous	se is not	filing wi	th you, do	not include information	n about your	
1 Fill in vern or	male, ment		Debtor 1				Debtor 2		
 Fill in your er information. 	nproyment								
If you have m	e more than one job,	Employment status	Employed		Employed				
attach a separa information ab			✓ Not Er	mployed			Not Employed		
employers.	about additional	Occupation							
Include part tir	time, seasonal, or	Employer's name					-	_	
self-employed	work.	Employer's address	-						
Occupation m or homemake	ay include student r, if it applies.		Number Street			Number Street			
			City		State	Zip Code	City St	ate Zip Code	
			Oity		Otato				
		How long employed there?				Zip Gode		are Zip Gode	
Part 2: Give I	Details About M	there?			_	Zip Gode	City St	are Zip Gode	
Estimate monti spouse unless your If you or your no	hly income as of to bu are separated. n-filing spouse have	Ionthly Income the date you file this form more than one employer,	•		•	or any line, v	vrite \$0 in the space. Inclu	de your non-filing	
Estimate monti spouse unless your If you or your no	hly income as of to	Ionthly Income the date you file this form more than one employer,	•		•	or any line, v mployers fo	vrite \$0 in the space. Inclu or that person on the lines l For Debtor 2 or	de your non-filing	
Estimate monti spouse unless you If you or your no more space, atta	hly income as of to bu are separated. n-filing spouse have ach a separate shee y gross wages, sala	Ionthly Income the date you file this form more than one employer,	combine the		n for all e	or any line, v mployers fo	vrite \$0 in the space. Inclu or that person on the lines l	de your non-filing	
Estimate monti spouse unless you If you or your no more space, atta 2. List monthl deductions.	hly income as of to bu are separated. n-filing spouse have ach a separate shee y gross wages, sala	there? Ionthly Income the date you file this form more than one employer, to this form. ry, and commissions (before calculate what the monthly	combine the	informatio	n for all e	or any line, v mployers fo	vrite \$0 in the space. Inclu or that person on the lines l For Debtor 2 or	de your non-filing	

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Debtor 1Cerdell	Bowdry	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$0.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:		\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + +5h.		\$0.00		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$0.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, an the total monthly net income.	d 8a.	\$2,500.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive	ra			
Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefi under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		\$0.00		
8g. Pension or retirement income	8f.	\$0.00		
· ·	8g. 8h. +	\$0.00 +		
8h. Other monthly income. Specify:				
5. Add all other income Add lines oa + ob + oc + ou + oe + or +og	+ 611. 9.	\$2,500.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$2,500.00 +	=	\$2,500.00
11. State all other regular contributions to the expenses that you include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or amounts.	ır household, your c	ependents, your roomm		
Specify:	ourns that are not at	allable to pay expenses if	11. +	- \$0.00
				Ψ0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S			,	\$2,500.00
				Combined monthly income
13. Do you expect an increase or decrease within the year after	r you file this form?			
✓ No.				
Yes. Explain:				

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		Docu	ument Page 38 of 72	2	
Fill in this infor	mation to identify yo	ur case:			
Debtor 1	Cerdell First Name	Middle Name	Bowdry Last Name		
Debtor 2				Check if this is: An amended filing	na
(Spouse, if filing)	First Name	Middle Name	Last Name	브	howing post-petition chapter 13
United States E	Bankruptcy Court for t	he: Northern	District of Illinois (State)		the following date:
Case number (If known)	-			MM / DD / YYYY	(
Official	Form 106	J			
Schedul	e J: Your Ex	rpenses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your House	hold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live in	a separate household?			
г	No				
	Yes. Debtor 2 mus	st file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	penses include f people other	No			
than yourself and dependents	_	Yes			
· ·					
Part 2: Esti	mate Your Ongoir	ng Monthly Expenses			
_	of a date after the ba		you are using this form as a suppl oplemental Schedule J, check the	•	-
		n-cash government assistance ed it on Schedule I: Your Income			Your expenses
	I or home ownership or the ground or lot. 4		nclude first mortgage payments and		\$0.00
	uded in line 4:				••

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Ended Image: Ended Imag

First Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as a second of the second of t	6a.	\$300.00
6b. Water, sewer, garbage co	llection	6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$50.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$250.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$75.00
10. Personal care products an	d services	10.	\$75.00
11. Medical and dental expens	ses	11.	\$0.00
12. Transportation. Include gas Do not include car payments		12.	\$165.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$25.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$20.00
15d. Other insurance. Specify	r <u>. </u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
, , ,	to support others who do not live with you.		
Specify:	and the standard in times A out 5 of this forms on an Ochoolula to Vermina and	19.	\$0.00
20a. Mortgages on other projects	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	¢ 0.00
20b. Real estate taxes.		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's association			
200. Homeowner 3 associatio	ni oi oonaominiami aaco	20e	\$0.00

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Fill in this information to identify your case:								
Debtor 1	Cerdell		Bowdry					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number (If known)			, , , , , , , , , , , , , , , , , , , ,					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Cerdell Bowdry	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 12/9/2016	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this infor	mation to identify your	case:		
Debtor 1	Cerdell		Bowdry	
Dahta : 0	First Name	Middle Name	Last Name	Check if this is:
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	A supplement showing post-petition chapter 13 expenses as of the following date:
Case number (If known)			. ,	MM / DD / YYYY

Official Form 106J-2

Schedule J-2: Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Your Household
1.Do you	and Debtor 1 maintain separate households?
□ N	o. Do not complete this form.
☐ Y	es.

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Fill in	n this int	formation to i	dentify your c	ase:					
Deb	tor 1	Cerdell			Bowdr	<u> </u>			
Deb	tor 2	First Nam	е	Middle	Name Last Na	ame			
	use, if filing	First Nam	е	Middle	Name Last Na	ame			
Unit	ed State	s Bankruptcy	Court for the:	Northern	District of Illi				
Case (If knd	e numbe	er			(S	tate)			
Of	ficia	l Form	107						Check if this is a amended filing
Sta	atem	ent of F	inancia	l Affairs f	or Individuals	Filing fo	r Bankru	ıptcy	12/1:
infor	mation		ace is neede	d, attach a sep	narried people are filin parate sheet to this for				
Part	Gi	ive Details A	About Your	Marital Status	and Where You Live	d Before			
1.	What	is your curre	nt marital sta	itus?					
	ш.	Married Not married							
2.	Durin	g the last 3 y	ears, have yo	u lived anywher	e other than where you	live now?			
	Ľ	No /es. List all of	the places yo	ou lived in the las	st 3 years. Do not include	e where you live	now.		
		Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
						Same a	s Debtor 1		Same as Debtor 1
	<u></u>	Number Street			From	Number Str	eet		From To
	<u>-</u>	City	State	Zip Code		City	State	Zip Code	
						Same a	s Debtor 1		Same as Debtor 1
	<u>N</u>	Number Street			From	Number Str	eet		From To
		City	State	Zip Code		City	State	Zip Code	
3.	and ten	ritories include	Arizona, Califo	ornia, Idaho, Loui	pouse or legal equivaler siana, Nevada, New Mexic Codebtors (Official Form	co, Puerto Rico, T		- '	

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Deb	tor 1	Cerdell	Bowdr	y Case n	umber (if known)	
		First Name Middle	Name Last Na	ame	·	
Part	2:	Explain the Sources of Your Inc	ome			
4.	Fill i	you have any income from employmenthe total amount of income you receivities. If you are filing a joint case and you not work the case and you have. Fill in the details.	red from all jobs and all bus	sinesses, including part-time		ars?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$20900.00	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$18400.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2014) YYYY	Wages, commissions, bonuses, tips Operating a business	\$16960.00	Wages, commissions, bonuses, tips Operating a business	
	Inclupubl filing	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental inc a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	come is taxable. Examples come; interest; dividends; m you received together, list it	of other income are alimony; noney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lo	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:				
		or last calendar year: lanuary 1 to December 31, 2015) YYYY				
		or the calendar year before that: lanuary 1 to December 31, 2014) YYYY				

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Debtor 1 Cerdell Bowdry Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Cerdell			Bo	wdry	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi con age	ders include your porations of whic	relatives; a h you are a for a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any poerson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing of domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				5
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	_						
	City	State	Zip Code				
	No	_	ranteed or cosigne t benefited an insi		Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Cerdell Bowdry Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Unknown Circuit Court of Cook County, Illinois Pending CITY CHICAGO v. BOWDRY Court Name CERDELL A On appeal 5600 Old Orchard Road **NumberStreet** Concluded Case number Illinois 60077 Skokie 2016-M1-403221 City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debtor	1 Cerdell		Bowdry	Case number (if kno	vn)	
	First Name	Middle Name	Last Name			
	Within 90 days before you t accounts or refuse to make		d any creditor, including a k ou owed a debt?	eank or financial institution	n, set off any amou	unts from your
Г	√ No					
L L	Yes. Fill in the details.					
L	Tes. Fill III the details.					
			Describe the action the	e creditor took	Date action	Amount
					was taken	
			_			-
	Creditor's Name					
			=			
	Number Street					
			Last 4 digits of account	number: XXXX-		
	City State	Zip Code	-			
	Oity Oitale	2.p 0000				
	/ithin 1 year before you file ppointed receiver, a custo		any of your property in the	possession of an assignee	for the benefit of	creditors, a court-
Ī.	✓ No					
<u> </u>	Yes					
L	163					
Part 5	List Certain Gifts and	1 Contributions				
13.	Within 2 years before you	iled for bankruptcy, di	d you give any gifts with a t	otal value of more than \$6	00 per person?	
i	<u> </u>					
	✓ No					
	Yes. Fill in the details f	or each gift.				
	Gifts with a total value per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You G	ave the Gift	-			
			_			
	Number Street		=			
			_			
	City State	Zip Code	_			
	Person's relationship to	/ou				
	Person to Whom You G	ave the Gift	-			
			_			
	Number Street		-			
	City State	Zip Code	-			
	Person's relationship to					
	. s.ss. s .siationomp to	,				

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	Cerdell	Bowdry	Case number <i>(if kno</i> v	vn)					
	First Name Middle Name	Last Name							
Wi									
Wi	thin 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?								
V	No								
È	ı Yes. Fill in the details for each gift or contr	ibution							
	Gifts or contributions to charities	Describe what you contri	outed	Date you	Value				
	that total more than \$600			contributed					
	Charity's Name								
	Number Street								
	City State Zip Code								
				_					
6:	List Certain Losses								
	hin 1 year before you filed for bankruptcy	or since you filed for bankruptcy, d	id you lose anything bed	cause of theft, fire,	other disaster, or				
gaı	mbling?								
✓	No								
F	Yes. Fill in the details.								
ш									
	Describe the property you lost and how the loss occurred	Describe any insurance of Include the amount that ins		Date of your loss	Value of property lost				
	now the loss occurred	pending insurance claims of		1035	1051				
		A/B: Property.	11 1110 00 01 001/00010						
		, ,							
7:	List Certain Payments or Transfers								
abo	thin 1 year before you filed for bankruptcy, but seeking bankruptcy or preparing a bank lude any attorneys, bankruptcy petition prepare	kruptcy petition?			anyone you consult				
abo	out seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition prepare No	kruptcy petition?			anyone you consult				
abo	out seeking bankruptcy or preparing a banl lude any attorneys, bankruptcy petition prepare	kruptcy petition? ers, or credit counseling agencies for s	services required in your b	ankruptcy.					
abo	out seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition prepare No	kruptcy petition? ers, or credit counseling agencies for some control of the counseling agencies for some control of the country that is a control of the co	services required in your b	ankruptcy. Date payment	Amount of				
abo	out seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition prepare No	kruptcy petition? ers, or credit counseling agencies for s	services required in your b	ankruptcy. Date payment or transfer					
abo	out seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition prepare No Yes. Fill in the details.	kruptcy petition? ers, or credit counseling agencies for some control of the counseling agencies for some counseling agencies for so	services required in your b	Date payment or transfer was made	Amount of payment				
abo	out seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition prepare No Yes. Fill in the details. Semrad Law Firm	kruptcy petition? ers, or credit counseling agencies for some control of the counseling agencies for some control of the country that is a control of the co	services required in your b	ankruptcy. Date payment or transfer	Amount of				
abo	out seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition prepare No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for some control of the counseling agencies for some counseling agencies for so	services required in your b	Date payment or transfer was made	Amount of payment				
abo	out seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition prepare No Yes. Fill in the details. Semrad Law Firm	kruptcy petition? ers, or credit counseling agencies for some control of the counseling agencies for some counseling agencies for so	services required in your b	Date payment or transfer was made	Amount of payment				
abo	out seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition prepare No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	kruptcy petition? ers, or credit counseling agencies for some control of the counseling agencies for some counseling agencies for so	services required in your b	Date payment or transfer was made	Amount of payment				
abo	out seeking bankruptcy or preparing a banklude any attorneys, bankruptcy petition prepare No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	kruptcy petition? ers, or credit counseling agencies for some control of the counseling agencies for some counseling agencies for so	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Pers, or credit counseling agencies for seems, or credit counseling agencies f	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Pers, or credit counseling agencies for sers, or credit counseling agencies for services agency	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid	Pers, or credit counseling agencies for sers, or credit counseling agencies for services agency	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid 11101 S. Wastern Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Pers, or credit counseling agencies for sers, or credit counseling agencies for services agency	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Pers, or credit counseling agencies for sers, or credit counseling agencies for services agency	services required in your b	Date payment or transfer was made	Amount of payment				
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Was Paid 11101 S. Wastern Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Pers, or credit counseling agencies for sers, or credit counseling agencies for services agency	services required in your b	Date payment or transfer was made	Amount of payment				

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Debt	tor 1 Cerdell			Case number (if known)		
	First Name Middle N	lame L	ast Name			
	Within 1 year before you filed for bankrup help you deal with your creditors or to m Do not include any payment or transfer that	ake payments to yo	our creditors?	ehalf pay or transfer	any property to an	yone who promised to
	✓ No Yes. Fill in the details.					
	Tes. Fill in the details.					
		Descr transf	iption and value of any pro erred	operty	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State Zip	Code				
	the ordinary course of your business or fill Include both outright transfers and transfers and transfers and transfers that you have already listed on No Yes. Fill in the details.	made as security (su	ch as the granting of a secu	ırity interest or mortgaç	ge on your property)). Do not include gifts
			iption and value of any rty transferred	Describe any payments recin exchange	property or ceived or debts pa	Date transfer was made
	Person Who Received Transfer					
	Number Street					
	City State Zip Person's relationship to you	Code				
	Person Who Received Transfer					
	Number Street					
	City State Zip Person's relationship to you	Code				
	Within 10 years before you filed for bank beneficiary? (These are often called asset-protection devi		sfer any property to a self	-settled trust or simi	lar device of whic	h you are a
	✓ No	,				
	Yes. Fill in the details.					
		Desc	cription and value of the p	roperty transferred		Date transfer was made
	Name of trust					

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Debtor 1 Cerdell Bowdry _ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Cerdell Bowdry _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Cerdell			Bowdry	Case nu	umber <i>(if knov</i>	vn)		
		First Name	Mide	dle Name	Last Name					
26.	Hav	e you been a party	y in any judicial	or administrati	ve proceeding under	any environmental	law? Includ	de settlements a	and order	s.
	✓	No								
		Yes. Fill in the det	ails.							
				Co	urt or agency	ı	Nature of th	ie case		Status of the case
		Case title			ust Nama					Pending
				Co	urt Name					On appeal
		Case number		Nu	mberStreet					Concluded
				Cit	y State	Zip Code				_
Part	11:	Give Details Ab	oout Your Busi	ness or Conr	nections to Any Bus	siness				
27.	With	A sole propri	etor or self-emp	loyed in a trade	ou own a business or less, profession, or other	activity, either full-t	_	-	ousiness?	
		A partner in a	a partnership rector, or manag	jing executive o						
		No None of the a	abovo applios G	to to Port 10						
		No. None of the a			tails below for each b	ueinose				
	Ш	res. Orieck all tric	атарріу ароче а			re of the business	E-	manlassau lalamtifi		mbar Da nat
					Describe the natu	re of the business		mployer Identifi Iclude Social Se		
		Duciness Neme					Е	IN:		
		Business Name								
		Number Street			Name of accounta	ant or bookkeeper	D	ates business e	xisted	
		City	State	Zip Code			F	rom	То	
					Describe the natu	re of the business		mployer Identific sclude Social Se		
		Business Name					E	IN:		
		Number Street					D	ates business ex	xisted	
					Name of accounta	ant or bookkeeper				
		City	State	Zip Code			F	rom1	То	<u>—</u>
					Describe the natu	re of the business	E	mployer Identifi	cation nu	mber Do not
								iclude Social Se	curity nu	mber or ITIN.
		Business Name					E	IN:		
		Number Street			Name of accounts	ant or bookkeeper	D	ates business e	xisted	
		City	State	Zip Code	31 doodante	э. э. э. э.	F	rom1	То	

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Deb	otor 1 Cerdell		Bowdry	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you filed creditors, or other parties.	for bankruptcy, did yo	ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the details below	' .		
	_		Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	Cit. Chata	7:- 0- 4-	_	
	City State	Zip Code		
Part	t 12: Sign Below			
1	true and correct. I understand th a bankruptcy case can result in f	at making a false sta ines up to \$250,000,	tement, concealing proper	nts, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Cerdell Bo Signature of Deb			Signature of Debtor 2
	Signature of Deb	101 1		· ·
	Date 12/9/2016			Date
ı	Did you attach additional pages	to Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
ı	✓ No			
j	Yes			
ı	Did you pay or agree to pay some	eone who is not an at	torney to help you fill out b	ankruptcy forms?
	✓ No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

12/8/2016	
0 1010 1	1
ell Bowdry Madell of h	Minalle
	/s/ Megan Holmes // Megan Holmes
)	Attorney for Debtor(s)
	ell Bowdry MADM Dain

Do not sign if the fee amounts at top of this page are blank.

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Cerdell Bowdry		Case No	D.	
_	Debtor			(If kn	own)
			Chapter	Chap	ter 13
	DISCLOSURE OF C	OMPENSAT	ON OF ATTORN	EY FOR DEE	BTOR
1	 Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf o 	ear before the filing of t	he petition in bankruptcy, or a	greed to be paid to m	e, for services
	For legal services, I have agreed to acc	ept			\$4,000.00
	Prior to the filing of this statement I ha	ave received			\$500.00
	Balance Due				\$3,500.00
2	. The source of the compensation paid t	o me was:			
	✓ Debtor	Other (spec	ify)		
3	. The source of the compensation paid t	o me is:			
	✓ Debtor	Other (spec	ify)		
4	. I have not agreed to share the abomembers and associates of my lav	ve-disclosed compensa v firm.	ation with any other person un	less they are	
	I have agreed to share the above-or members or associates of my law the people sharing in the compens	firm. A copy of the agre			
5	. In return for the above-disclosed fee, I a. Analysis of the debtor's financi bankruptcy;				
	b. Preparation and filing of any pe	etition, schedules, state	ments of affairs and plan whic	ch may be required;	
	c. Representation of the debtor a	t the meeting of credito	rs and confirmation hearing, a	nd any adjourned hea	rings thereof;
	d. Representation of the debtor in	adversary proceedings	and other contested bankrup	tcy matters;	
6	. By agreement with the debtor(s), the al	oove-disclosed fee doe	s not include the following ser	vices:	
		CERTI	FICATION		
	I certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	statement of any agree	ment or arrangement for paym	nent to me for represe	ntation of the
	12/9/2016		/s/ Megan Holmes	s	
	Date		Signature of Attorne	ey	
			Semrad Law Firm		
			Name of law firm		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re: Bowdry, Cerdell		Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	RIX
Th knowledge	ne above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their
Date:	12/9/2016	/s/ Bowdry, Cerc Bowdry, Cerdell Signature of Deb	

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Debtor 1 Cerdell			se number <i>(if known</i>)	
First Name		st Name		
Part 6: Answer These Qu	estions for Reporting Purposes			
16. What kind of debts do you have?	 16a. Are your debts primarily or "incurred by an individual property of the No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by money for a business or inventional property. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts your 	rimarily for a personal, fa usiness debts? Business restment or through the c	amily, or household pu s debts are debts that operation of the busing	you incurred to obtain ess or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	✓ No. I am not filing under Chapter Yes. I am filing under Chapter 7. expenses are paid that fund No. Yes. Yes.	. Do you estimate that after		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	 5	25,001-50,000 60,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$8	0 million \$\bigcim \$\	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion Nore than \$50 billion
^{20.} How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$8	0 million \$\bigcim \$\	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion Nore than \$50 billion
Part 7: Sign Below				
To you	I have examined this petition, and correct. If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7. If no attorney represents me and I out this document, I have obtained I request relief in accordance with I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	oter 7, I am aware that I m inderstand the relief avail did not pay or agree to p d and read the notice req the chapter of title 11, Un nent, concealing property e can result in fines up to	nay proceed, if eligible, lable under each chapt hay someone who is no uired by 11 U.S.C. § 3 nited States Code, spoy, or obtaining money a \$250,000, or impriso	under Chapter 7, 11,12, or 13 ter, and I choose to proceed of an attorney to help me fill 342(b). ecified in this petition. or property by fraud in
	Executed on 12/8/2016 MM / DD / Y	 /	Executed on	MM / DD / YYYY

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Fill in this info	rmation to identify your o	case:		
Debtor 1	Cerdell		Bowdry	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_
United States	Bankruptcy Court for the:	Northern	District of Illinois	
	Dankaptey Court for the.	Northeat	(State)	· ·
Case number (If known)	-			
Official	Favor 100D	_		Check if this is an
Official	Form 106De	<u>+ C</u>	•	amended filing
Declarat	ion About an	Individual Debt	or's Schedules	12/15
If two married	people are filing togeth	er, both are equally respon	sible for supplying correct	information.
U.S.C. §§ 152, Part 1: Sigr	1341, 1519, and 3571. Below			
Did you p	ay or agree to pay some	eone who is NOT an attorne	ey to help you fill out bankr	uptcy forms?
√ No				
Yes.	Name of person		Attach Bankruptcv Pe	ntition Preparer's Notice, Declaration, and
Ll			Signature (Official For	
			•	
	nalty of perjury, I declar are true and correct.	e that I have read the sum	mary and schedules filed w	ith this declaration and
	ell Bowdry (July)	1 Dands	*	
Signature of	of Debtor 1		Signature of	f Debtor 2

Date

MM/DD/YYYY

Date 12/8/2016

MM/DD/YYYY

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Debtor	1 Cerdell		Bowdry	Case number (if known)
en 1.27 e et en la Marge establisma de la consta	First Name	Middle Name	Last Name	
	fithin 2 years reditors, or o		y, did you give a financial	statement to anyone about your business? Include all financial institutions,
	No Yes. Fill in	the details below.		
Time:			Date issued	
	Name		MM/DD/YYYY	
	Number	Street	•	
	***********		*****	
	City	State Zip Co	ode	
Part 12	Sign Bel	ow		
true	and correct	. I understand that making a fa	alse statement, concealin	ttachments, and I declare under penalty of perjury that the answers are g property, or obtaining money or property by fraud in connection with r up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debtor 1		Signature of Debtor 2
		Date 12/8/2016		Date
Did	you attach a	dditional pages to Your Stater	/ ment of Financial Affairs fo	r Individuals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did	you pay or a	gree to pay someone who is no	ot an attorney to help you	ill out bankruptcy forms?
V	No			
百	Yes. Name o	person	·	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Deb	tor 1 Cerdell First Name	Middle Name	Bowdry Last Name	Case number (if known)	
16.	Calculate the median fan	nily income that applies to y	ou. Follow these steps:		A CHINANGE WITH MORNING WE SHOULD SEE THE STATE OF STREET
	16a. Fill in the state in whic		Illinois		
	16b. Fill in the number of p	eople in your household.	1		
	16c. Fill in the median famil	y income for your state and si			\$50,133.00
		in the separate instructions for	וס זוחם or this form. This list ma	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	
17.				,	
	17a. Line 15b is less the under 11 U.S.C. §	an or equal to line 16c. On th 1325(b)(3). Go to Part 3. Do	e top of page 1 of this for NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not determined n of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(b)(than line 16c. On the top of pa 3). Go to Part 3 and fill out (urrent monthly income from li	Calculation of Disposa	k box 2, Disposable income is determined under 11 hble Income (Official Form 122C-2). On line 39 of that	
Part		nmitment Period Under		(4)	
18.	· · · · · · · · · · · · · · · · · · ·	nonthly income from line 11.			\$2,500.00
19.	commitment period under 1	ment if it applies. If you are in 1 U.S.C. § 1325(b)(4) allows y	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustmen	nt does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a from				\$2,500.00
20.	Calculate your current mo	onthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$2,500.00
	Multiply by 12 (the nur	nber of months in a year).			x 12
	20b. The result is your curre	nt monthly income for the yea	r for this part of the forn	n.	\$30,000.00
	20c. Copy the median family	y income for your state and siz	e of household from lin	e 16c.	\$50,133.00
21.	How do the lines compare	?			
	Line 20b is less than line commitment period is 3	e 20c. Unless otherwise ordere years. Go to Part 4.	ed by the court, on the t	op of page 1 of this form, check box 3, The	
	Line 20b is more than o	r equal to line 20c. Unless oth iod is 5 years. Go to Part 4.	erwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part 4	Sign Below				
	By signing here, I declare	e under penalty of perjury that	the information on this	statement and in any attachments is true and correct.	
		Q. 1.010	1		
	/s/ Cerdell Bowd	ry BOULD AND	×		
	Signature of Debtor	1	-) <u>si</u>	gnature of Debtor 2	The state of the s
	Date 12/8/2016 MM/DD/YYYY	,	Da	MM/DD/YYYY	
	If you checked 17a do N	NOT fill out or file Form 122C-			A. Trypes
	If you checked 17b, fill o above.	ut Form 122C-2 and file it with	n this form. On line 39	of that form, copy your current monthly income from line	14
					and the second s

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Bowdry, Cerdell	Occasi			
	Debtor(s)	Case No			
		Chapter.	Chapter13		
	VERIFI	CATION OF CREDITOR MAT	TRIX		
The above named Debtors hereby verify that the attached list of credit knowledge.			editors is true and correct to the best of their		
Date:	12/8/2016	/s/ Bowdry, Cerc	tell Sulf Dah Ly		
		Bowdry, Cerdell Signature of Deb	otor		

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301

TORRES CREDIT SRV 27 FAIRVIEW ST STE 301 CARLISLE, PA 17015

PROCOLLECT,INC 12170 ABRAMS RD STE 100 DALLAS, TX 75243

ILLINOIS COLLECTION SE 8231 185TH ST STE 100 TINLEY PARK, IL 60487

Cook County Treasurer 118 N. Clark St. Room 112 Property Tax Chicago , IL 60602

Cook County Assessor 118 North Clark Street Third Floor, Room #320 Chicago , IL 60602

SAXON MORTGAGE SERVICE 3701 REGENT BLVD IRVING , TX 75063

City of Chicago Water Department 333 S State, Suite 300 Chicago , IL 60604

IRS 1 PO Box 7346 Philadelphia , PA 19101

Illinois Department of Human & Family Services 509 S. 6th St. Springfield , IL 62701

Jordan, Charlie 11416 S. Troop Chicago, IL 60643 Corporation Counsel 30 N La Salle St Ste 900 Chicago , IL 60602

City of Chicago Department of Finance 223 W Jackson Blvd Ste 512 C/O TALAN & KTSANES Chicago , IL 60606

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168

Peoples Gas 200 E. Randolph Chicago , IL 60601

University of Chicago c/o: Jeffrey Rosen 541 Otis Bowen Drive Munster , IN 46321

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park , IL 60181